EXECUTIVE LEADERSHIP / CASE STUDY 01

OMNICHANNEL CONTACT CENTRE

One operating model for first-contact resolution, sales conversion, service and growth

FINANCIAL SERVICES | MORTGAGE LENDING • ENTERPRISE SALES & OPERATIONS • FIVE SPECIALIZED TEAMS



STRATEGIC TRANSFORMATION BLUEPRINT

- **Operating Model:** Merged mortgage sales, servicing, retention and renewals into one centralized model.
- **Omnichannel Contact Centre:** Built inbound and outbound teams as the hub for first-contact resolution across phone, email, SMS and chat.
- **Advice-Led Service:** Moved the frontline from processing requests to owning customer outcomes.
- **Governance by Design:** Built data controls, privacy standards and QA into every channel from day one.
- **One Source of Truth:** Gave Sales, Marketing and Finance the same metrics and dashboards.
- **Values-Based Accountability:** Tied scorecards, rewards and progression to clear, measurable KPIs.

Technology scope: Salesforce CRM | NICE inContact | RingCentral | IVR routing | Email, SMS and chat | Role-based access and call QA

TRANSFORMATION IMPACT | BEFORE / AFTER / CHANGE

PERFORMANCE KPI	BEFORE	AFTER	BUSINESS IMPACT
Speed of answer	~6 min	~22 sec	~94% shorter wait
Call abandonment	35%	~5%	30 pp fewer abandoned calls
First-contact resolution	45%	~80%	+35 pp, 4 in 5 resolved first time
Speed to lead (time to first contact)	~11 hrs	Under 5 min	~99% faster, leads reached warm
Lead-to-funding conversion	12%	~23%	+11 pp, nearly 2× conversion
Lead-to-funding cycle time	~26 days	8 days	~69% faster to funding
Files funded per broker per month	18	26	+44% output per broker
Renewal retention rate	32%	~65%	+33 pp, retention doubled
Approved at first lender submission	27%	~64%	+37 pp, 2.4× first-pass approvals
Customer satisfaction score (out of 5)	3.0	4.5	+1.5 points, 50% higher

IDENTIFIED CHALLENGES | TRANSFORMATION BASELINE

OPERATING GAP	FRAGMENTED BASELINE	BUSINESS CONSEQUENCE
Lead distribution	Round-robin email routing with no scoring or prioritization	High-value leads waited in the same queue as every other lead
Speed to lead	No response SLA and delayed after-hours follow-up	Prospects went cold before first contact
Funnel visibility	No lead-to-opportunity tracking, limited view of broker activity	Acquisition spend allocated without conversion data
Customer access	Reception routed every call, ~6 min wait, repeated transfers	35% of callers abandoned before reaching help
Service model	Service tied to broker availability, specialists fielding routine questions	Senior capacity consumed by low-value work
File workflow	Brokers owned the full file lifecycle, senior closers chasing documents	~26-day lead-to-funding cycle
Client records	Fragmented records, manual document collection and status updates	Rework on every file and inconsistent follow-up
Renewals & retention	Closed files had no owner, early renewal windows missed	Discharge exposure and lost equity opportunities
Reporting	Departmental spreadsheets and quarter-end manual consolidation	No single source of truth and slow decisions
Data standards	Inconsistent CRM data entry across teams	Unreliable pipeline and customer data
Performance & careers	Limited scorecard visibility, no common progression benchmarks	Pipeline dependent on individuals, not the system

REDESIGNED OPERATING MODEL | FIVE SPECIALIZED TEAMS, ONE FOUNDATION

01 INBOUND SERVICE *Resolve at first contact*	02 OUTBOUND ENGAGEMENT *Convert faster*	03 NEW BUSINESS CLOSING BROKERS *Structure and close*	04 RENEWALS & GROWTH BROKERS *Retain and expand*	05 COMPLIANCE & ADMINISTRATION *Audit, detect and resolve*	06 UNIFIED FOUNDATION *Connect the journey*
• Qualify, resolve or refer every inquiry • IVR-routed phone inquiries • Email, SMS & chat inquiries • Cross-trained frontline resolution • Retention & renewal inquiries • Cross-sell & partner referral routing	• Qualify, convert or refer every lead • Rapid response & weekend coverage • 45-day staged follow-up • Automated dialer, email, SMS & video outreach • Application & document deficiency follow-up	• Mortgage structuring, fees & pricing • Lender & underwriter negotiation • Deal finalization & closing • Partner channel referral where applicable	• Post-closing follow-up • Term-length nurturing • Proactive retention & renewals • Equity-based refinancing • Graduation & partner referrals	• SOP-based review of every file • Regulatory & compliance checks • Fraud screening against red flags • Deficiency & issue resolution • Second-line check on broker files	• Salesforce, NICE inContact & RingCentral • Shared funnel dashboards • One source of truth for reporting • SOPs, QA & values-based scorecards

TRANSFORMATION OUTCOMES | SIX G.R.O.W.T.H. LEADERSHIP PILLARS

01 BUSINESS TRANSFORMATION		
• Centralized fragmented brokerage operations	• Designed five specialized teams around one journey	• Freed capacity for new financial service pathways
02 CUSTOMER EXPERIENCE		
• Cut wait time from ~6 min to ~22 sec	• Moved from reactive service to a proactive journey	• Reduced mortgage discharges by 36%
03 SALES, OPS & SYSTEMS		
• Migrated legacy CRM to Salesforce	• Integrated NICE inContact and RingCentral	• Cut lead-to-funding from ~26 to 8 days
04 PEOPLE & CULTURE		
• Matched frontline, specialist and closing work to skills	• Turned call QA insights into coaching	• Values-based scorecards and clear promotion paths
05 DATA, PERFORMANCE & GOVERNANCE		
• Built lead-to-opportunity tracking	• Unified Sales, Marketing and Finance dashboards	• Reallocated lead spend using conversion data
06 REVENUE & GTM		
• Lifted lead-to-funding from 12% to ~23%	• Built a prime-lending B2B referral channel	• Delivered +35% year-over-year revenue

BUSINESS EXPANSION | TURNING RELEASED CAPACITY INTO GROWTH

~$3M
ANNUALIZED PARTNER REFERRALS
B2B referral channel, first-year run rate

$350K–$400K
MONTHLY RETENTION FUNDING
Equity-based additional mortgage financing

36%
FEWER MORTGAGE DISCHARGES
Structured retention and ongoing relationships

EXECUTIVE LEADERSHIP IMPACT

Sales creates the opportunity. Operations make it scalable. Technology enables it. Data sharpens it. People bring it to life.

Built a repeatable operating model that connects customer experience, frontline accountability and trusted data to sustainable commercial growth.